

Information to identify the case:

Debtor 1	<u>Veronica Louise Hill</u>	Social Security number or ITIN	xxx-xx-3827
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21541-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Veronica Louise Hill

4/17/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Veronica Louise Hill
Debtor

Case No. 20-21541-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ Veronica Louise Hill, 1077 Flatwoods Road, Vanderbilt, PA 15486-1205
15242474	+ Fayette Waste, LLC, P.O. Box 1086, Uniontown, PA 15401-1086
15242476	+ Lendmark, 5105 State Route 30, Suite A, Greensburg, PA 15601-3651
15242477	+ Michael T. McKeever, KML Law Group, P.C., BNY Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
15242479	+ United States Attorneys Office WD PA, Attn: Jill Locnikar, Esquire, Joseph F. Weis, Jr. US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 18 2025 05:51:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15242472	+ EDI: GMACFS.COM	Apr 18 2025 05:51:00	Ally, P.O. Box 380902, Bloomington, MN 55438-0902
15251999	EDI: GMACFS.COM	Apr 18 2025 05:51:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15251714	EDI: CAPITALONE.COM	Apr 18 2025 05:51:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15242473	EDI: DISCOVER	Apr 18 2025 05:51:00	Discover Bank, c/o Discover Products Inc., 6500 New Albany Road, New Albany, OH 43054
15249547	+ EDI: DISCOVER	Apr 18 2025 05:51:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
15242475	EDI: IRS.COM	Apr 18 2025 05:51:00	IRS, 228 walnut street, Harrisburg, PA 17101
15252708	Email/Text: bk@lendmarkfinancial.com	Apr 18 2025 02:17:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
15560472	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 18 2025 02:23:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15253925	+ Email/Text: pitbk@weltman.com	Apr 18 2025 02:18:00	Matthew D. Urban, Esquire, Weltman, Weinberg & Reis Co., L.P.A., 2500 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1842
15242478	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: auto

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Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 20

15257550	Email/Text: bankruptcy@huntington.com	Apr 18 2025 02:17:00	PNC Bank, N.A, 3232 Newmark Drive, Miamisburg, OH 45342
15242480	EDI: CAPITALONE.COM	Apr 18 2025 02:18:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
		Apr 18 2025 05:51:00	Visa, P.O. Box 71083, Charlotte, NC 28272-1083

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15268926	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Veronica Louise Hill apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.Andre wR141044@notify.bestcase.com;asmith@c-vlaw.com
David Z. Valencik	on behalf of Debtor Veronica Louise Hill dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR 141044@notify.bestcase.com;asmith@c-vlaw.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5